

PATENT

Paper No.

File: Graff-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Confirmation No. : 6893  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Group Art Unit : 3688  
Examiner : VIG, Naresh

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MS: AAF  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE AFTER FINAL REJECTION**

SIR :

In response to the Office Action mailed 12/20/11, please enter the following amendment, which is believed to place the application in better condition for allowance or appeal, and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.

**APPLICANT RESPECTFULLY REQUESTS AN INTERVIEW.**